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Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(use as many sheets as necessary)</i>				Complete if Known	
				Application Number	10/677,172
				Filing Date	October 2, 2003
				First Named Inventor	Savasoglu
				Art Unit	3696
				Examiner Name	Shaikh, Mohammad Z.
Sheet	1	of	2	Attorney Docket Number	030586

[illegible]

Examiner Signature		Date Considered	
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. ¹ Applicant's unique citation designation number (optional). ² See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible.

⁶ Applicant is to place a check mark here if English language Translation is attached.

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NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
		Downes, John & J.E. Goodman, Barron's Dictionary of Finance and Investment Terms, 1998, 5th Edition, pp. 695 and 607.	
		Faerber, Esme, "All About Bonds and Bond Mutual Funds: The Easy Way to Get Started," New York, McGraw-Hill, 2000, pp. 28, 40, 225, 226, 236.	
		Internal Revenue Service Ruling 2002-31, published 5/6/2002, Section 1275 - Other definitions and special rules, 26 CFR 1.1275.4, Contingent payment debt instruments, pp. 1-4.	
		Internal Revenue Service Ruling 2003-97, Deductibility of Interest, published 8/25/2003, pp. 1-9.	

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